

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL J. SZUDAREK

Debtor(s)

Case No. 21-21330CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/04/2021.
- 2) The plan was confirmed on 08/24/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/18/2022, 10/12/2022.
- 5) The case was dismissed on 11/14/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,006,425.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$23,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,319.14
Court Costs	\$0.00
Trustee Expenses & Compensation	\$589.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,908.34

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	19,478.00	19,478.18	19,478.18	0.00	0.00
AMERICAN EXPRESS TRAVEL RELAT	Unsecured	11,639.00	12,346.18	12,346.18	0.00	0.00
BANK OF AMERICA NA**	Unsecured	16,909.00	16,919.65	16,919.65	0.00	0.00
BRICKHOUSE OPCO I LLC	Unsecured	10,221.00	10,221.24	10,221.24	0.00	0.00
BRICKHOUSE OPCO I LLC	Unsecured	5,386.00	5,386.13	5,386.13	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	9,584.00	7,102.10	7,102.10	1,229.86	418.96
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	16,886.00	16,886.27	16,886.27	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	6,661.00	6,660.80	6,660.80	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Secured	16,637.93	16,637.93	16,637.93	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,943.00	5,943.44	5,943.44	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	494.97	494.97	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	7,605.00	7,605.96	7,605.96	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	11,737.00	11,737.09	11,737.09	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,114.07	667.69	667.69	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	446.38	446.38	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	12,908.00	12,869.91	12,869.91	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,413.00	5,374.52	5,374.52	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	826.00	788.48	788.48	0.00	0.00
QUICKEN LOANS LLC	Secured	206,478.71	206,478.71	0.00	18,637.85	0.00
QUICKEN LOANS LLC	Secured	0.00	3,554.12	3,554.12	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	4.99	4.99	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	166.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	166.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	6,049.00	6,049.88	6,049.88	0.00	0.00
TARGET	Unsecured	4,581.00	NA	NA	0.00	0.00
TOWNSHIP OF ROSS - SEWAGE	Secured	2,800.13	2,775.26	2,775.26	0.00	0.00
TOWNSHIP OF ROSS - SEWAGE	Secured	0.00	668.08	668.08	0.00	0.00
US BANK NA**	Unsecured	11,435.00	9,409.79	9,409.79	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	126.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$18,637.85	\$0.00
Mortgage Arrearage	\$3,554.12	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,102.10	\$1,229.86	\$418.96
All Other Secured	\$20,081.27	\$0.00	\$0.00
TOTAL SECURED:	\$30,737.49	\$19,867.71	\$418.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$672.68	\$4.99	\$0.00
TOTAL PRIORITY:	\$672.68	\$4.99	\$0.00
GENERAL UNSECURED PAYMENTS:	\$148,618.87	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,908.34</u>	
Disbursements to Creditors	<u>\$20,291.66</u>	
TOTAL DISBURSEMENTS :		<u>\$23,200.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/14/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.